

Patent

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**RECEIVED  
CENTRAL FAX CENTER**

**FEB 20 2007**

Applicants: KUMAR et al.

Application No.: 10/036,286

Filing Date: 12/31/2001

For: **METHOD AND APPARATUS FOR  
PROMOTING USE OF A  
FINANCIAL PRODUCT**

) Confirmation No.: 4570  
)  
) Group Art Unit: 3693  
)  
) Examiner: Kirsten S. Apple  
)  
) **AMENDMENT and RESPONSE to**  
) **October 19, 2006 Non-Final Office Action**  
)  
) Docket No.: G07.010  
)  
) **PTO Customer Number 28062**  
) **Buckley, Maschoff & Talwalkar LLC**  
) **50 Locust Avenue**  
) **New Canaan, CT 06840**  
)

**CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8**

I hereby certify that this correspondence is being transmitted  
via facsimile to the United State Patent and Trademark  
Office at (571) 273-8300, on February 20, 2007.

Dated: February 20, 2007 By:   
Randolph P. Calhoun

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 19, 2006, please  
amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on  
page 2 of this paper.

**Remarks** begin on page 10 of this paper.